



Order Filed on January 10, 2020  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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In Re:

Felix Semtak and Alice Semtak,  
  
Debtors.

Case No.: 19-15941 (SLM)

Chapter: 13

Hearing Date: January 8, 2020

Judge: Stacey L. Meisel

**ORDER DENYING MOTION WITHOUT PREJUDICE**

The relief set forth on the following pages, numbered two (2) through 2 is  
**ORDERED.**  
**DATED: January 10, 2020**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtors: Felix Semtak and Alice Semtak  
Case No.: 19-15941  
Caption of Order: Order Denying Motion Without Prejudice

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**THIS MATTER** having been brought before the Court on a *Motion to Permit Debtors to Enter into a Loan Modification Agreement* (Docket No. 80) (the “**Motion**”) by debtors Felix Semtak and Alice Semtak (the “**Debtors**”), by and through their counsel, Boyer Coffey, LLC; this Court finds:

**WHEREAS** the Motion is deficient for the following reason(s):

- ☒ **Failure to use required Local Forms**, specifically the mandatory local form *Order on Motion for Authorization to Enter into Final Loan Modification Agreement*. See D.N.J. LBR 9009-1.
- ☒ **Failure to follow the requirements of Local Rule 9013-1, specifically:**
  - ☒ **Failure to submit a notice of motion stating the date, time, and place of the hearing.** See D.N.J. LBR 9013-1(a)(1).
  - ☐ **Failure to submit a certification containing the facts supporting the relief requested in compliance with D.N.J. LBR 7007-1.** See D.N.J. LBR 9013-1(a)(2).
  - ☐ **Failure to submit a memorandum of law stating the legal basis for the relief requested, or a statement why a memorandum of law is unnecessary.** See D.N.J. LBR 9013-1(a)(3).
  - ☐ **Failure to submit a proposed form of order.** See D.N.J. LBR 9013-4.
  - ☐ **Failure to file a certification of service.** See D.N.J. LBR 9013-1(a)(5) and Local Form.
  - ☐ **Failure to effectuate proper service.** See D.N.J. LBR 5005-1, Fed. R. Bankr. P. 9014, and Fed. R. Bankr. P. 7004 as well as the Register of Governmental Units available on the Court’s website.
- ☒ **Other:** Failure to file signed Loan Modification Agreement documents.

It is hereby

**ORDERED** that the Motion is DENIED, without prejudice.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Felix Semtak  
Alice Mary Semtak  
Debtors

Case No. 19-15941-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.  
db/jdb +Felix Semtak, Alice Mary Semtak, 67 Hepburn Road, Clifton, NJ 07012-1915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Evan Yablonsky on behalf of Creditor Marcia A. Holz eyablonsky@bressler.com, dgarcia@bressler.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company LLC, servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Leonard R Boyer on behalf of Joint Debtor Alice Mary Semtak lrbnjessq@gmail.com, mcordova48890@aol.com; ana.ocasio@boyercoffylaw.com  
Leonard R Boyer on behalf of Debtor Felix Semtak lrbnjessq@gmail.com, mcordova48890@aol.com; ana.ocasio@boyercoffylaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10